

## CLAIMS

What is claimed is:

1. A method for transmitting content data over a computer network comprising the

5 steps of:

providing a first interface to a publisher to define content data objects;

providing a second interface to a user of a client computer to select content data  
objects from the publisher;

10 providing a third interface to the publisher and the user of the client computer to  
select payment terms and conditions for the transmission of content data objects from the  
publisher to the user;

providing a switching network to transmit content data objects from the publisher  
to the user upon request from the user; and

15 managing a billing process for causing transfer of payment from the user to the  
publisher in exchange for transmission of requested content data objects.

2. The method of claim 1 wherein the content data objects are transmitted from the  
publisher to the user upon a specific request issued by the user.

3. The method of claim 1 wherein the content data objects are transmitted from the publisher to the user upon the occurrence of a predetermined event.

4. The method of claim 1 wherein the content data objects are processed for

5 transmission according to a type of client computing device operated by the user to access the content data objects.

5. The method of claim 1 further comprising the step of determining the payment due to the publisher from the user depending upon a type of content data object requested  
10 by the user.

6. The method of claim 5 further comprising the step of determining the payment due to the publisher from the user depending upon one or more characteristics associated with the user.

15 7. The method of claim 6 wherein the one or more characteristics associated with the user comprise at least one of user identification, user credit rating, user payment history, and user geographical location.

20 8. The method of claim 1 further comprising the step of providing a gateway to a third party billing system for transmission of payment from the user to the publisher.

9. The method of claim 1 further comprising the steps of:

providing the first interface to a plurality of publishers, each defining different content data objects; and

providing the second interface to a plurality of users of client computers, each capable of selecting content data objects from one or more of the plurality of publishers.

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10. The method of claim 9 further comprising the step of aggregating content data objects from one or more of the plurality of publishers in response to the request from the user.

10 11. The method of claim 10 further comprising the step of causing transfer of payments from the user to the one or more of the plurality of publishers in accordance to respective proportions of contributed content data objects transmitted to the user.

12. The method of claim 1 wherein the content data objects comprise one of digital  
15 text data, digital audio data, digital video data, and computer program data.

13. The method of claim 12 wherein the network comprises a wide area network coupling the publisher to the user client computer.

20 14. The method of claim 1 wherein the network comprises an embedded system coupling the publisher to the user client computer, and wherein the publisher comprises an embedded computing device capable of automatically generating content data objects.

15. The method of claim 1 wherein the network comprises an embedded system coupling the publisher to the user client computer, and wherein the client computer comprises an embedded computing device capable of automatically generating content data objects.

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16. A method of delivering on-line content data to one or more client computers from a server computer over bi-directional communications network, comprising:

receiving a customer order for a product;

compiling the product from component objects provided by one or more content

10 provider computers;

determining a plurality of customer identification and use parameters;

determining a client computing device operated by the customer to access the product;

aggregating the product price based on the price of the component objects from

15 the one or more content provider server computers;

delivering the product to the customer in accordance with requirements of the client computing device and the customer identification and use parameters; and

billing a single payment amount based on the product cost to the customer.

20 17. The method of claim 16 wherein the single payment amount depends upon one or more customer identification and use parameters.

18. The method of claim 17 wherein at least one of the one or more content provider computers is a publisher computer that provides periodic electronic data products, and wherein the single payment amount depends upon a time of delivery to the customer.

19. The method of claim 18 further comprising the steps of:  
providing a portion of the product to the customer; and  
reducing the single payment amount by a proportional value of the portion of the product.

20. The method of claim 16, wherein the product comprises one of computer text data, audio data, and video data.

21. The method of claim 16 wherein the client computing device comprises one of a personal computer, handheld personal digital assistant, and networkable cellular phone.

22. The method of claim 16 wherein the bi-directional communications network comprises the Internet, and wherein the product comprises content HTML data.

23. The method of claim 16 wherein the bi-directional communications network comprises the Internet, and wherein the product comprises content XML data.

24. The method of claim 16 further comprising the step of distributing a corresponding portion of the payment amount received from the customer to each content provider in accordance with their respective contribution to the product.

25. The method of claim 24 wherein the payment amount is distributed to each content provider through a financial gateway entity.

26. The method of claim 16 wherein the client computing device comprises an application program executed by computing device.

27. A server computer coupled to one or more content provider computers, each operated by a publisher, and coupled to one or more client computers, each operated by a user, the server computer comprising:

first interface provided to each publisher to define content data objects;

a second interface provided to each user to select content data objects from a publisher;

a third interface provided to each publisher and each user to select payment terms and conditions for the transmission of content data objects from a publisher to a user;

a fourth interface to a switching network for transmission of content data objects from a publisher to a user upon request from the user; and

a billing process for causing transfer of payment from a user to a publisher in exchange for transmission of requested content data objects.

28. The server computer of claim 27 wherein the content data objects are transmitted from the publisher to the user upon a specific download request issued by the user.

29. The server computer of claim 27 wherein the content data objects are transmitted from the publisher to the user upon the occurrence of a predetermined event.

30. The server computer of claim 27 wherein the content data objects are processed for transmission according to a type of client computing device operated by a user to access the content data objects.

31. The server computer of claim 27 wherein the billing process determines the payment due to a publisher from a user depending upon a type of content data object requested by the user.

32. The server computer of claim 31 wherein the billing process determines the payment due to the publisher from the user depending upon one or more characteristics associated with the user.

33. The server computer of claim 32 wherein the one or more characteristics associated with the user comprise at least one of user identification, user credit rating, user payment history, and user geographical location.

34. The server computer of claim 27 further comprising a gateway interface to a third party billing system for transmission of payment from the user to the publisher.

35. The server computer of claim 27 further comprising an aggregating process for  
5 combining content data objects from one or more of the plurality of publishers in response to the request from a user.

36. The server computer of claim 35 wherein the billing process causes a transfer of payments from the user to the one or more of the plurality of publishers in accordance to  
10 respective proportions of contributed content data objects transmitted to the user.

37. The server computer of claim 27 wherein the content data objects comprise one of digital text data, digital audio data, digital video data, and computer program data.

38. The server computer of claim 27 wherein the switching network comprises a wide  
15 area network coupling the publisher to the user client computer.

39. The server computer of claim 27 wherein the switching network comprises an embedded system coupling the one or more content provider computers to the one or  
20 more client computers, and wherein a publisher comprises an embedded computing device capable of automatically generating content data objects.



40. The server computer of claim 27 wherein the switching network comprises an embedded system coupling the one or more content provider computers to the one or more client computers, and wherein a client computer comprises an embedded computing device capable of automatically generating content data objects.